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1 which has your credit scores that we went over; correct?
 2 A. Yes.
 3 Q. And Experian was the only of the three credit
 4 reporting agencies that did not report your Ocwen
 5 account; correct?
 6 A. That's correct.
 7 Q. Now, your loan with Ocwen was up to date and
 8 current; correct?
 9 A. Yes.
 10 Q. Do you think a mortgage loan that is up to date
 11 with current payments would impact your credit score in
 12 any way?
 13 A. Well, I think it would if it was up to date, yes.
 14 Q. You think it would increase your score, wouldn't
 15 you?
 16 A. Yes, it would.
 17 Q. So Ocwen's failure to report to Experian
 18 negatively impacted your report there as well?
 19 A. That could very well be.
 20 Q. I want to look at the same exhibit, page 19.
 21 Just to be clear, can you describe what's on that page?
 22 A. This is my CreditScore.com. This is showing, let
 23 me see here, March -- my Ocwen account, it shows it 120
 24 days late in March 2013, 120 days late in June and July

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1 of 2013. October 2013, 120 days late, December and
 2 January --December 2013, 120 days late, January 2014,
 3 120 days late and Equifax showed that.
 4 Q. And this is the same April 17, 2014 report that
 5 Loren Hank's emailed to you --
 6 A. Yes.
 7 Q. -- when he told you that Ocwen was reporting you
 8 as current?
 9 A. That's correct.
 10 Q. Okay.
 11 MR. NOLAN: That's all that I have.
 12 THE WITNESS: So it was showing twice on
 13 there. That's was when I was telling him that, that I
 14 thought there was a conversation I had that I told Loren
 15 there were two different accounts on there, listed on
 16 that. So it still was on there.
 17 MR. NOLAN: That's all I have.
 18 MR. KENNEY: I just have one brief
 19 redirect if I may.
 20 REDIRECT EXAMINATION BY MR. KENNEY:
 21 Q. We were talking on page 38 there about the
 22 Experian score and you were saying that you believe that
 23 if Ocwen was reporting that you were current on your
 24 account, it would've raised your Experian score and how

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1 do you know that?
 2 A. I would think any type of mortgage reporting for
 3 each month would raise it up if its current and on time.
 4 Q. Okay.
 5 And do you know if Ocwen has any obligation to
 6 report any trade lines or any accounts to any credit
 7 bureaus?
 8 A. I would think they would. That's what they're
 9 being paid for. Another thing was I understand that
 10 your mortgage loan is one of your main things as far as
 11 your credit scores.
 12 Q. I'm sorry? You're saying that you do think that
 13 Ocwen is obligated to report on your Experian --
 14 A. Yes, they probably should since that's what their
 15 job is.
 16 Q. Okay. All right.
 17 MR. KENNEY: That's all I have.
 18 MR. NOLAN: You're all done, Mr.
 19 Daugherty.
 20 COURT REPORTER: Mr. Kenney, this is
 21 Debra. Do you want me to fax you a transcript order
 22 form or do you want to place your order on the record?
 23 MR. KENNEY: I can put it on the record.
 24 We'd just like an e-tran.

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1 COURT REPORTER: On all four transcripts?
 2 MR. KENNEY: Yes.
 3 COURT REPORTER: Do you want the exhibits
 4 scanned and attached to the e-trans?
 5 MR. KENNEY: No, we don't need them
 6 attached.
 7 COURT REPORTER: Okay. That's all I
 8 needed to know. Thank you.
 9 * * *
 10 (Whereupon, this deposition was concluded at
 11 3:05 p.m.)

* * *

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1 THE STATE OF :
 2 WEST VIRGINIA :
 3 : SS: CERTIFICATE
 4 COUNTY OF OHIO :
 5 I, DEBRA A. VOLK, Professional Court
 6 Reporter, do hereby certify that the testimony given by
 7 the within-named witness, DAVID M. DAUGHERTY, was by me
 8 reduced to stenotype in the presence of the witness;
 9 afterwards reduced to Computer Aided Transcription under
 10 my direction and control; that the foregoing is a true
 11 and correct transcription of the testimony given by said
 12 witness.
 13 I do further certify that this testimony was
 14 taken at the time and place in the foregoing caption
 15 specified; that the reading and signing was not
 16 requested and was completed without adjournment.
 17 I do further certify that I am not a
 18 relative, counsel or attorney of either party, or
 19 otherwise interested in the event of this action.
 20 I do further certify that the attached
 21 transcript meets the requirements set forth within
 22 Article 27, Chapter 47 of the West Virginia Code to the
 23 best of my ability.
 24 IN WITNESS THEREOF, I have hereunto set my
 hand in Wheeling, West Virginia, on the 2nd day of July,
 2015.
 DEBRA A. VOLK,
 Professional Court Reporter

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1 THE STATE OF :
 2 WEST VIRGINIA :
 3 : SS: CERTIFICATE
 4 COUNTY OF OHIO :
 5 I, DEBRA A. VOLK, Notary Public within and
 6 for the State of West Virginia, duly commissioned and
 7 qualified, do hereby certify that the within-named
 8 witness, DAVID M. DAUGHERTY, was by me duly sworn to
 9 testify to the truth, the whole truth and nothing but
 10 the truth in the cause aforesaid.
 11 I do further certify that I am not a
 12 relative, counsel or attorney of either party, or
 13 otherwise interested in the event of this action.
 14 I do further certify that the attached
 15 transcript meets the requirements set forth within
 16 Article 27, Chapter 47 of the West Virginia Code to the
 17 best of my ability.
 18 I further certify that the reading and
 19 signing of the transcript was not requested.
 20 IN WITNESS THEREOF, I have hereunto set
 21 my hand and affixed my seal of office at Wheeling,
 22 West Virginia, on the 2nd day of July, 2015.
 23 DEBRA A. VOLK, Notary Public
 24 within and for the State of
 West Virginia
 My Commission expires:
 July 25, 2015

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[accounts - believe]

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[believe - conversation]

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